

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE
Andrew B. Finberg, Esquire
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002
(856) 663-5002

In Re:

MICHAEL A. RAFINE

Case No: 24-12789-JNP

Hearing Date:

Judge: Jerrold N. Poslusny Jr.

Chapter: 13


Order Filed on June 23, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Recommended Local Form:

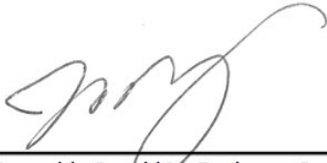
☐ Followed

☒ Modified

**ORDER REGARDING CHAPTER 13 STANDING
TRUSTEE'S MOTION TO DISMISS OR
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages number two (2) through three (3) is hereby **ORDERED**.

DATED: June 23, 2025



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

The Court having considered the motion or certification of Andrew B. Finberg, Chapter 13 Standing Trustee,
and any objections filed, it is hereby

ORDERED that:

- ☒ The debtor(s)' case is hereby DISMISSED
- ☐ The debtor(s)' plan is allowed to continue at the regular monthly payment of _____ for a period of ____
months. If the debtor(s) should fail to make any future Chapter 13 plan payment for a period of more
than thirty (30) consecutive days, the Trustee shall file a Certification of Default with notice of said
Certification to the debtor(s) and debtor(s)' attorney, if any, and the court shall enter an Order
dismissing the debtor(s)' case.
- ☐ An Order to Employer to pay the Chapter 13 Trustee shall be prepared and filed with the Court by the
debtor(s) or debtor(s)' attorney, if any, within thirty (30) days from the date of this Order.
- ☐ In the alternative, debtor shall submit all future plan payments via TFS Bill Pay
- ☒ Other:
- ☒ IT IS FURTHER ORDERED that, pursuant to 11 U.S.C. § 349(b), this Court for cause
retains jurisdiction over any additional application filed within 30 days by any
administrative claimant for funds on hand with the Chapter 13 Standing Trustee.

- ☐ IT IS FURTHER ORDERED that the debtor(s)' case is allow to continue with the arrears
being capitalized throught the debtor(s)' plan, and the plan shall continue at _____ which
represents total receipts applied to plan.
- ☐ IT IS FURTHER ORDERED that the debtor(s)' case is allowed to
continue with a lump sum payment of _____ due within __ days from
the date of this Order.
- ☐ IT IS FURTHER ORDERERED that if the debtor(s)' instant Chapter 13 case is dismissed,
such dismissal shall be with prejudice and the debtor(s) shall be barred from filing for
Chapter 13 bankruptcy protection for a period of __ from the date of dismissal of debtor(s)'
case.
- ☐ IT IS FURTHER ORDERED that the debtor(s)' case is allowed to continue with tier
payments of
- ☐ This order incorporates a fee application for debtor(s)' attorney in the
amount of _____ pending Court approval.
- ☐ A status hearing shall be held on _____.

In re:
Michael A. Rafine
Debtor

Case No. 24-12789-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 23, 2025

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2025:

Recip ID	Recipient Name and Address
db	+ Michael A. Rafine, 91 Castle Heights Avenue, Pennsville, NJ 08070-2201

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Stacey L. Mullen	on behalf of Debtor Michael A. Rafine slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5